



Signed: July 21, 2010

A handwritten signature in black ink, reading "Randall J. Newsome", is written over a horizontal line.

RANDALL J. NEWSOME
U.S. Bankruptcy Judge

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Attorney for Plaintiff
HARPAL KAUR GILL

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA

In re

HARPAL KAUR GILL,

Debtor.

HARPAL KAUR GILL,

Plaintiff,

vs.

**HSBC MORTGAGE SERVICES, INC. and
LIME FINANCIAL SERVICES, LTD.,**

Defendants.

**Case No. 08-42624 RJN-13
Chapter 13**

**ADVERSARY PROCEEDING
NO. 08-04294 RN**

DEFAULT JUDGMENT

The Complaint to Determine the Nature, Extent and Validity of Lien and To Disallow Secured Claim ("the Complaint") was filed with the Court on October 10, 2008, and an Application For Default Judgment, Declaration of Marlene G. Weinstein and Request For Judicial Notice in support thereof was submitted by plaintiff, Harpal Kaur Gill

Default Judgment

1 ("Plaintiff" and/or "Debtor"), by and through her attorney of record,
2 Marlene G. Weinstein of the Law Office of Marlene G. Weinstein, with
3 respect to avoiding the lien of defendants, HSBC MORTGAGE SERVICES,
4 INC. ("HSBC MORTGAGE") and LIME FINANCIAL SERVICES, LTD. ("LIME
5 FINANCIAL") [hereinafter referred to collectively as "the Lienholders"],
6 which lien is evidenced by the deed of trust recorded on April 18, 2006,
7 in the Official Records of Contra Costa County, as Document Number 2006-
8 0120355-00, against Plaintiff's real property commonly known as 5028
9 Garvin Avenue, Richmond, California 94825 ("the Property"), and more
10 fully described below:
11

12 Lot 2, Block 19, Map of East Richmond Blvd., Filed April 6,
13 2908, Map Book 1, Page 19, Contra Costa County Records.

14 Assessor's Parcel Number: 523-042-004-3.
15

16 The Court finds that service upon Lienholders was proper. The
17 Lienholders having failed to file answers to the Complaint and defaults
18 against the Lienholders having been entered by the Court, and good cause
19 appearing therefor,
20

21 **IT IS HEREBY ORDERED** that judgment in the above-captioned adversary
22 proceeding is hereby entered in favor of Plaintiff and against the
23 Lienholders, as follows:
24

25 1. For purposes of Debtor's Chapter 13 plan only, the lien
26 evidenced by the deed of trust recorded on April 18, 2006, in the
27 Official Records of Contra Costa County, as Document Number 2006-
28 0120355-00 ("the LIEN"), is valued as zero;

1 2. HSBC MORTGAGE SERVICES, INC. does not have a secured claim;

2
3 3. LIME FINANCIAL SERVICES, LTD. does not have a secured claim;

4
5 4. The LIEN may not be enforced pursuant to 11 U.S.C. §§ 506,
6 1322(b)(2) and 1327;

7
8 5. The within judgment shall become part of Debtor's confirmed
9 Chapter 13 plan;

10
11 6. Upon entry of a discharge in Debtor's Chapter 13 case, the
12 LIEN shall be voided for all purposes, and upon application by Debtor,
13 the Court will enter an appropriate form of judgment voiding the LIEN;

14
15 7. If Debtor's Chapter 13 case is dismissed or converted to one
16 under another chapter before Debtor obtains a discharge, this judgment
17 shall cease to be effective and the LIEN shall be retained to the extent
18 recognized by applicable nonbankruptcy law, and upon application by the
19 Defendants, the court will enter an appropriate form of order restoring
20 the LIEN; and,

21
22 8. Except as provided by a separate, subsequent judgment or order
23 of this court, the LIEN may not be enforced so long as this judgment
24 remains in effect.

25
26 * * * END OF ORDER * * *
27
28

COURT SERVICE LIST

Michael C. Baldwin, President
LIME FINANCIAL SERVICES, LTD.
5885 SW Meadows Road, Suite 600
Lake Oswego, OR 97035

Michael C. Baldwin, President
LIME FINANCIAL SERVICES, LTD.
P.O. Box 65415
Salt Lake City, UT 84165-0415

Corporation Service Company
Oregon Agent for Service of Process for
LIME FINANCIAL SERVICES, LTD.
285 Liberty Street
Salem, OR 97301

LIME FINANCIAL SERVICES, LTD.
c/o Debra Bowen
California Secretary of State
1500 - 11th Street
Sacramento, CA 94540-5004

Maria Borreson
Authorized Agent for
HSBC Mortgage Services
P.O. Box 21188
Eagan, MN 55121-4201

CT Corporation System
Agent for Service of Process for
HSBC MORTGAGE SERVICES, INC.
818 West Seventh Street
Los Angeles, Ca 90017

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Default Judgment

1 Deborah A.L. Grimes
2 Moss Codilis, L.L.P.
3 AUTHORIZED AGENT/ENTITY FOR
4 HSBC Mortgage Services
5 P.O. Box 21188
6 Eagan, MN 55121-4201

7 HSBC MORTGAGE SERVICES, INC.
8 Attn: President, Officer or Director
9 26525 N. Riverwoods Blvd.
10 Mettawa, IL 60045

11 Martha G. Bronitsky, Esq.
12 Chapter 13 Standing Trustee
13 P.O. Box 5004
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15 Marlene G. Weinstein, Esq.
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19 United States Trustee
20 1301 Clay St., #690N
21 Oakland, CA 94612

22 Harpal Kaur Gill
23 5028 Garvin Avenue
24 Richmond, CA 94805